

Sir:

RESPONSE UNDER 37 C.F.R. § 1.116 EXPEDITED PROCEDURE REQUESTED EXAMINING GROUP 3693

PATENT

Attorney Docket No. 05793.3110-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re Application of: |) |
|--|---------------------------------------|
| Dirk C. McLIESH et al. |) Group Art Unit: 3693 |
| Application No.: 10/716,650 |) Examiner: James A. Vezeris |
| Filed: November 19, 2003 |)) |
| For: METHODS AND SYSTEMS FOR PROVIDING A FINANCIAL INSTRUMENT |) Confirmation No.: 6445)) |
| Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 | |

REPLY TO OFFICE ACTION

In reply to the Final Office Action mailed May 28, 2008, the period for response to which extends through November 28, 2008, by a Petition for Extension of Time of three months and fee payment filed herewith, and pursuant to 37 C.F.R. § 1.116, Applicants propose that this application be amended as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks follow the amendment sections of this paper.